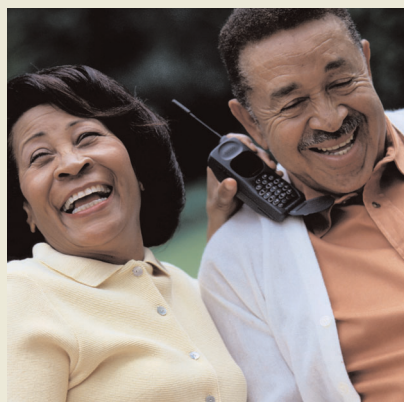


Getting Started:

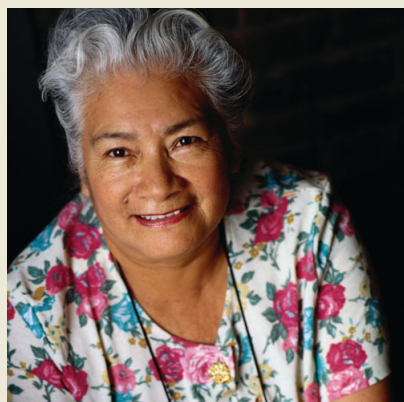
How to Help



Three Basic Steps

There are three basic steps to helping a person understand and decide about Medicare prescription drug coverage.

- Step 1 is asking questions,
- Step 2 is explaining the decisions to be made and, for those who choose Medicare prescription drug coverage,
- Step 3 is helping the person choose and enroll in a plan.



This Resource Kit contains information and tools to help you with each of these steps. Keep in mind, each person will come to you with a different level of understanding about his or her coverage options. It is important to consider each person's individual needs and circumstances.

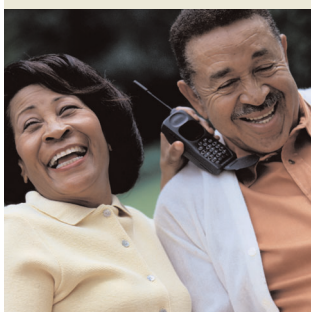
The following pages explain these steps in more detail.

STEP 1:

Ask Questions

You can start by asking questions to find out what help each person needs. You will want to ask about...

- **Current health insurance coverage, if any.** It is important to find out whether the person you are helping already has drug coverage or not. This will help in the decision-making process. You may find that most people fall into one of five broad groups. Based on the group, individuals may need to think about different things before making a decision. Included in **Folder 3** are fact sheets that describe each of the five groups and how Medicare prescription drug coverage will affect them. Try to find out which group best fits the situation of the person you are helping.
- **Prescription drugs being taken.** Medicare prescription drug plans will not all cover the same drugs at the same prices. It will help you to know which prescription drugs the person is taking, the dosages and how often they are taken, and the costs to the person now. The Personal Information Worksheet in Folder 4 will help you gather the information you need.
- **Pharmacy preferences.** Medicare prescription drug plans will have a list of pharmacies enrollees can use. It is important to find out if the person has a preferred pharmacy. Again, you can use the worksheet in **Folder 4** to gather the information you need.
- **Income and resources.** When appropriate, check to see if the person's income and resources fall below the levels shown in **Folder 5**, to find out if he or she is eligible for extra help paying for prescription drug plan costs. If you think the person might qualify, even if you aren't sure, the person should apply.



At an outreach event at a senior center, Chandler comes to you asking for help understanding the new Medicare prescription drug coverage. You start asking questions, and you find out that Chandler has coverage through a former employer. You continue asking questions and find out that Chandler is not eligible for the extra help, and that his current insurance covers his prescriptions and lets him use the pharmacy that he wants.

Maria, your neighbor, has stopped by for coffee, and mentions that she received a letter from Medicare about new prescription drug coverage. You ask Maria a few questions and find out that Maria has Medicare and Medicaid, and Medicaid is paying for her prescriptions. You explain to Maria that starting January 1, 2006, Medicare will help pay for her prescriptions, and you ask Maria to give you a list of the prescription drugs she is taking.



STEP 2:

Explain the decisions to be made

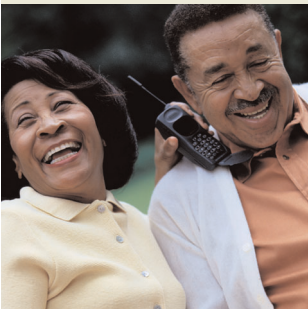
Use the information you've gathered to explain Medicare prescription drug coverage and choices. Some things to consider:

- **If there is current insurance, is it at least as good, on average, as that offered by Medicare?** Information you learned in Step 1, along with the fact sheets in **Folder 3**, can help you understand the person's current insurance coverage.

- **Extra help is available for people with limited income and resources.**

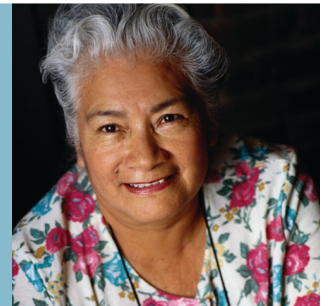
Information on the extra help, including the income and resource guidelines, is provided in **Folder 5**.

- **A Medicare Advantage Plan or other Medicare Health Plan with prescription drug coverage may be an option.** People with Medicare have the choice of getting their Medicare benefits, including prescription drug coverage, through a Medicare Advantage Plan or other Medicare Health Plan. More information on these plans is included in **Folder 2**.



Since Chandler told you that he has coverage through TRICARE as a military retiree, you look in **Folder 3** and learn that his coverage is, on average, at least as good as Medicare's. Since Chandler is not eligible for the extra help, and he's happy with his current prescription coverage and pharmacy access, Chandler decides not to enroll in Medicare prescription drug coverage.

You learned by asking questions in Step 1 that Maria does not have coverage through a former employer. She only has Medicare and Medicaid, and she gets her drug coverage through Medicaid. Since she has limited income and resources, you learn in **Folder 5** that she automatically qualifies for the extra help to pay for prescription drugs, and will be automatically enrolled in a prescription drug plan on January 1, 2006. You explain this to Maria, and that she can choose a different plan if she would like. She would like to choose a plan for herself and asks you to help her find out which Medicare prescription drug plan would be best for her.



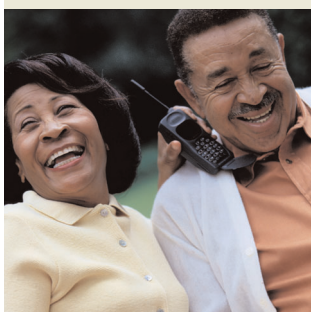
STEP 3:

Help with choosing and joining a plan

For people who have decided to enroll in Medicare prescription drug coverage, use the tools in **Folder 4** to help each person choose and join a plan that will meet his or her needs. Several key factors will vary in the plans, and some of the factors will be more important to some people than to others. You will need to help the person choose a plan based on his or her personal preferences regarding

- **Cost.** The costs may be different for each plan. Each plan's costs may include a premium, deductible, and copayments or coinsurance.
- **Coverage.** A list of drugs that the Medicare drug plan covers is called a formulary. Formularies include generic and brand-name drugs. All the prescriptions a person needs may or may not be on every plan's formulary.

- **Convenience.** Make sure the pharmacies in the plan are convenient to the person. Some plans will also allow the person to get prescriptions through the mail.
- **Peace of mind, now and in the future.** The peace of mind the coverage offers is important for all people with Medicare, but especially important for two groups—those with low drug costs now and those with very high drug costs. If a person has low drug costs now, Medicare prescription drug coverage can provide peace of mind, now and in the future, for protection against unexpected drug costs. If a person ever spends \$3,600 out-of-pocket for drug costs during the year, the plan will pay most of the remaining drug costs. This protection could start even sooner in some plans.



Since Chandler has coverage that is, on average, at least as good as Medicare's, he has decided not to join a Medicare prescription drug plan for now

Maria has asked you to help her choose and join a Medicare drug plan. You use the Personal Information Worksheet in **Folder 4** to gather all the information you need from Maria, and you use the Plan Finder on the www.medicare.gov website to help Maria find all the plans that are convenient for her, so she can choose the one she wants to join. Since she has Medicaid with prescription drug coverage now and qualifies for the extra help, you can see from the chart in **Folder 5** that she will pay no deductible and only small copayments for her prescriptions.

